

United States Bankruptcy Court
Eastern District of New York

In re:
Ruth Berenstein
Debtor

Case No. 24-43220-ess
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1
Date Rcvd: Nov 13, 2024

User: admin
Form ID: 318DI7

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:

Recip ID	Recipient Name and Address
db	+ Ruth Berenstein, 432 Suydam Street, Brooklyn, NY 11237-3459
10378029	CHASE BANK, P.O. BOX 734007, DALLAS, TX 75373-4007
10378032	+ GKBK THE WOODLANDS TX, 25700 INTERSTATE 45 NORTH, SPRING, TX 77386-1364
10378034	+ MITCHELL J. MAGID, DMD, P.C., 1612 GRAVES MILL ROAD, LYNCHBURG, VA 24502-4329
10378035	+ MITCHELL MAGID DMD PC, 1612 GRAVES MILL ROAD, LYNCHBURG, VA 24502-4329
10384385	Michael Neret, MD, 25700 I-45 North, Suite 130, Spring, TX 77386
10378036	+ NOAH MEEK, 25700 INTERSTATE 45 NORTH, SUITE 130, SPRING, TX 77386-4702

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: USCOURTSEBN@finance.nyc.gov	Nov 13 2024 18:18:00	NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3739
smg	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Nov 13 2024 18:18:00	NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg	+ Email/Text: labor.sm.ui.bankruptcy@labor.ny.gov	Nov 13 2024 18:18:00	NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
smg	+ Email/Text: ustpreigion02.br.ecf@usdoj.gov	Nov 13 2024 18:18:00	Office of the United States Trustee, Eastern District of NY (Brooklyn), Alexander Hamilton Custom House, One Bowling Green, Room 510, New York, NY 10004-1415
10378027	EDI: CAPITALONE.COM	Nov 13 2024 23:16:00	CAPONE, PO BOX 71083, CHARLOTTE, NC 28272-1083
10378028	+ EDI: CCS.COM	Nov 13 2024 23:16:00	CCS COLLECTIONS, 725 CANTON STREET, NORWOOD, MA 02062-2679
10378030	+ Email/Text: lynn.colombo@duke-energy.com	Nov 13 2024 18:18:00	DUKE ENERGY, 526 SOUTH CHURCH STREET, CHARLOTTE, NC 28202-1802
10378031	+ Email/Text: EBNBKNOT@ford.com	Nov 13 2024 18:18:00	FORD MOTOR CREDIT, P.O. BOX 542000 OMAHA, OMAHA, NE 68154-8000
10380472	+ EDI: AISACG.COM	Nov 13 2024 23:16:00	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
10378033	+ EDI: IRS.COM	Nov 13 2024 23:16:00	IRS, P.O. BOX 1302., CHARLOTTE, NC 28201-1302

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0207-1

User: admin

Page 2 of 2

Date Rcvd: Nov 13, 2024

Form ID: 318DI7

Total Noticed: 17

preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2024 at the address(es) listed below:

Name	Email Address
Gregory Messer	gremesser@aol.com lduc@aol.com,gmesser@messer-law.com,mwilliams@messer-law.com,ny54@ecfbis.com
Office of the United States Trustee	USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 2

Information to identify the case:

Debtor 1

Ruth Berenstein

Social Security number or ITIN xxx-xx-0293

EIN --_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Eastern District of New York

Case number: 1-24-43220-ess

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ruth Berenstein
aka Lesly Donahy Gonzalez Lopez

11/13/24

By the court: Elizabeth S. Stong
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.